CANDIS CHARLENE MORTON, PRO SE 2568 FENTON PLACE

NATIONAL CITY, CA 91950

PHONE: (619) 267-8963

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CLERK US DISTRICT COURT
SOUTHERN DISTRICT OF CALHORNIA

BY DEPUTY

IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF CALIFORNIA

CASE NO. 08CV1112 DMS (LSP) CANDIS CHARLENE MORTON. Plaintiff, ۷s. MOTION FOR REHEARING/ PEOPLE'S CHOICE HOME LOAN, RECONSIDERATION OF THE INC., AMERICA'S SERVICING COURT'S ORDER DENYING COMPANY AND FIRST AMERICAN TEMPORARY RESTRAINING LOANSTAR, ORDER AND TO REVERSE SALE Defendants. 1-tearing: aug 23, 2008; 130 RM

Plaintiff moves this Honorable Court for a rehearing or reconsideration of the Court's Order denying temporary restraining Order dated June 24, 2008 and to reverse the trustee's foreclosure sale of June 24, 2008, and as grounds therefore would state as follows:

In denying the Plaintiff's ex parte application for a temporary restraining Order the Court declined to issue an ex parte TRO because there was no proof of service attached to the application, and Plaintiff did not file her motion until June 23, 2008 and the trustee sale was scheduled for June 24, 2008.

In its Order the Court also stated that Plaintiff did not establish a "clear" violation of TILA and that Plaintiff does not explain why Defendants were not provided advance notice of the filing of her Complaint and the present motion.

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Plaintiff would show unto the Court that she did provide the Court with proof of service at the time she filed her initial pleadings. Plaintiff filed a Verified Complaint and an Ex Parte Application for temporary restraining Order. June 24, 2008 the Clerk was provided with proof of service that the Complaint and the application for the restraining Order had been faxed to the trustee First American Loanstar and to America's Servicing Company on the day of filing, and had been sent by certified mail to the original lender, who had since transferred These facts can be verified by the Clerk of the Court. Plaintiff provided the confirmation of the fax. Plaintiff is unsure as to why the Court was not provided with the proof of service she had supplied with her initial filings. In fact, Jay Cleveland (process server) was in direct communication with the Defendant trustee and loan servicer and they had called him by telephone to make sure they had received all of the pages of the fax. Jay Cleveland spoke to Sherry Brewer at First American Loanstar and she in turn asked him to refax the paperwork to her supervisor, Tammy Rossum. Both verbal notice and a faxed copy of the Complaint and the Ex Parte Application for Temporary Restraining Order were provided again. Plaintiff called to verify that they received the fax. Defendant confirmed that they received the fax again. Plaintiff made a diligent effort to provide notice to the named Defendants.

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Moreover, the Trustee and loan servicer were well aware prior to the scheduled date of the foreclosure sale that Plaintiff was contesting the loan. Plaintiff had transmitted two separate requests for validation and verification of the loan to the Trustee First American Loanstar Trustee Services. Attached hereto and made a part hereof is a copy of both validation requests sent by Plaintiff to the Trustee, one dated February 4, 2008 and the other dated March 14, 2008, along with the certified receipts for mailing and the United States Postal Service Tracking information to confirm that both validation notices had been received. The Trustee First American Loanstar did not respond to either validation notice, a violation of the Federal Fair Debt Collection Practices Act and California Civil Code Section 1788-1788.3. Defendants were well aware that Plaintiff contested the validity of the loan as early as February, 2008.

In addition to providing proof of service of the Complaint and the Ex Parte Application for Temporary Restraining Order, Plaintiff also provided explanation as to why she was seeking the Order ex parte: "Plaintiff requests that this Honorable Court grant the relief on an ex parte basis without notice to the other side, in that the threatened proposed Trustee's sale is imminent, and there is insufficient time for Defendants to be heard in opposition prior to the threatened injury taking place. Further, were Defendants given advance notice concerning this relief, Defendant would, in all probability, seek to accelerate the injuries sought to be apprehended." (Paragraph 8 of the Ex Parte Application). Plaintiff did state the basis for the ex

parte request, in compliance with Fed. R. Civ. Proc. 65 (b)(2), but also gave as much advance notice under the circumstances as possible, showing a good faith effort on Plaintiff's part to provide notice.

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The Court also stated that Plaintiff's allegations regarding alleged TILA violations were non-specific and unclear. Under TILA, the lender must give the consumer a notice regarding the right to rescind. 12 C.F.R. section 226.23(b)(1). The notice must include various information. Failure to give two notices is a material violation, as is the failure to give the information required by the regulation. In her Complaint, Plaintiff clearly alleges that "In the course of the consumer credit transaction Defendants violated 15 U.S.C. Section 1635 (a) and Regulation Z section 226.23 (b) by failing to deliver to the Plaintiffs two copies of a notice of the right to rescind" (Paragraph 14 of the Verified Complaint). The Complaint then goes on to list six specific violations. Further in Paragraph 15 of the Complaint Plaintiff states other violations, including "By failing to include in the finance charge certain charges imposed by the Defendant payable by Plaintiff incident to the extension of credit as required by 15 U.S.C. section 1605 and regulation Z section 226.4." Plaintiff submits that a fair reading of the Complaint does contain specific violations and that Plaintiff's Complaint is not non-specific and unclear.

WHEREFORE Plaintiff respectfully prays that this Honorable Court rehear and reconsider the ex parte application for temporary restraining Order and reverse the Trustee's sale of the subject property pending a determination of Plaintiff's

claims on the merits, and that the Court grant such other and further relief as the Court deems equitable, appropriate and just.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing motion for rehearing/reconsideration and to reverse Sale has been furnished by facsimile transmission and by phone to Defendants First American Loanstar, America's Servicing Company and People's Choice Home Loan this 1st day of July, 2008.

Candis Charlese Morton Candis Charlese Morton, Plaintiff

2568 Fenton Place National City, CA 91950 Phone: 619-267-8963

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Certified Mail: 7006 2760 0000 0341 1737

REQUEST FOR VALIDATION AND VERIFICATION OF ALLEGED DEBT

NOTICE OF FAIR DEBT COLLECTION PRACTICES ACT CALIFORNIA CIVIL CODE SECTION 1788-1788.3

February 4, 2008

CANDIS CHARLENE MORTON 2568 Fenton Place National City, CA 91950

FIRST AMERICAN LOANSTAR TRUSTEE SERVICES PO BOX 961253 Fort Worth, TX 76161 (817) 699-6035 Customer Care (817) 699-1484 FAX

Loan # 1146020289 TS # 20079134009592

Dear First American Loanstar Trustee Services,

Greetings,

I hereby timely accept your offer to obtain validation and verification of the alleged DEBT as your notice provides a 30-day period in which to make this request.

- 1. Please obtain and provide the name and address of the original creditor under Affidavit.
- 2. Please obtain and provide the name and address of the current creditor under Affidavit.
- 3. Please obtain and provide the name and address of the actual note holder of the original promissory note, and the original deed of trust, to confirm the legal status of the note and the status of the actual holder of the note.

If you do not or are unable to provide the above information within 14 days, you may request an extension not to exceed 21 days from the date of receiving this request to validate the alleged debt.

If you do not provide the information as requested, we both agree there is no valid debt owed to you or anyone else.

Thank you, Sincerely

CANDIS CHARLENE MORTON All rights reserved

Certified Mail: 7006 2760 0000 0341 1737

PROOF OF SERVICE AND ACKNOWLEDGMENT OF RECEIPT BY MAIL

State: California County: San Diego

) Affirmed and Attested

I, Christina Lynch, am over the age of 18 and not a party to the within action and live in San Diego County California. My address is PO BOX 153003,SAN DIEGO, CA 92195. On February 4, 2008 A.D., I did send by Certified mail: 7006 2760 0000 0341 1737, return receipt requested.

And did mail the document(s) described as;

- 1. Copy of Notice of Default Trustee sale No. 20079134009592.
- 2. Notice of Request for Validation and Verification of the alleged debt.

And by placing a true copy thereof enclosed in a sealed envelope, fully prepaid, addressed as follows:

FIRST AMERICAN LOANSTAR TRUSTEE SERVICES PO BOX 961253 Fort Worth, TX 76161 (817) 699-6035 Customer Care (817) 699-1484 FAX

And by placing in the mail at the location of United States Post Office Post Office 2516 Granger Ave, National City, CA 91950-7821. I attest and affirm that I did mail the above on the date of February 4, 2008 A.D.



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Certified Mail: 7006 2760 0000 0341 1744

REQUEST FOR VALIDATION AND VERIFICATION OF ALLEGED DEBT

NOTICE OF FAIR DEBT COLLECTION PRACTICES ACT CALIFORNIA CIVIL CODE SECTION 1788-1788.3

February 4, 2008

CANDIS CHARLENE MORTON 2568 Fenton Place National City, CA 91950

US BANK NATIONAL ASSOCIATION AND AMERICA'S SERVICING COMPANY PO BOX 10388 Des Moines, IA 50306-0388 (866) 387-5970 Customer Care (866) 453-6315 FAX

Loan # 1146020289 TS # 20079134009592

Dear First American Loanstar Trustee Services,

Greetings,

I hereby timely accept your offer to obtain validation and verification of the alleged DEBT as your notice provides a 30-day period in which to make this request.

- 1. Please obtain and provide the name and address of the original creditor under Affidavit.
- 2. Please obtain and provide the name and address of the current creditor under Affidavit.
- 3. Please obtain and provide the name and address of the actual note holder of the original promissory note, and the original deed of trust, to confirm the legal status of the note and the status of the actual holder of the note.

If you do not or are unable to provide the above information within 14 days, you may request an extension not to exceed 21 days from the date of receiving this request to validate the alleged debt.

If you do not provide the information as requested, we both agree there is no valid debt owed to you or anyone else.

Thank you, Sincerely

CANDIS CHARLENE MORTON All rights reserved

Certified Mail: 7006 2760 0000 0341 1744

PROOF OF SERVICE AND ACKNOWLEDGMENT OF RECEIPT BY MAIL

State: California

County: San Diego

) Affirmed and Attested

I, Christina Lynch, am over the age of 18 and not a party to the within action and live in San Diego County California. My address is PO BOX 153003,SAN DIEGO, CA 92195. On February 4, 2008 A.D., I did send by Certified mail: 7006 2760 0000 0341 1744, return receipt requested.

And did mail the document(s) described as;

- 1. Copy of Notice of Default Trustee sale No. 20079134009592.
- 2. Notice of Request for Validation and Verification of the alleged debt.

And by placing a true copy thereof enclosed in a sealed envelope, fully prepaid, addressed as follows:

US BANK NATIONAL ASSOCIATION AND AMERICA'S SERVICING COMPANY PO BOX 10388 Des Moines, IA 50306-0388 (866) 387-5970Customer Care (866) 453-6315FAX

And by placing in the mail at the location of United States Post Office Post Office 2516 Granger Ave, National City, CA 91950-7821. I attest and affirm that I did mail the above on the date of February 4, 2008 A.D.



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Certified Mail: 7006 2760 0000 0342 9848

NOTICE OF SECOND REQUEST FOR VALIDATION AND INFORMATION TO VALIDATE ALLEGED DEBT AND NOTICE OF FAULT TEN (10) DAY RIGHT TO CURE

MARCH 14 2008

CANDIS CHARLENE MORTON 2568 Fenton Place National City, CA 91950

US BANK NATIONAL ASSOCIATION AND AMERICA'S SERVICING COMPANY PO BOX 10388
Des Moines, IA 50306-0388
(866) 387-5970 Customer Care (866) 453-6315 FAX

Loan # 1146020289 TS # 20079134009592

NOTICE OF SECOND REQUEST FOR VALIDATION AND VERIFICATION OF ALLEGED DEBT

NOTICE OF FAULT: MARCH 14 2008 NOTICE OF TEN (10) DAY RIGHT TO CURE FAULT

Dear First American Loanstar Trustee Services,

Greetings,

I have not received your reply to my acceptance of your offer to obtain verification of the alleged DEBT as your notice provides a 30-period in which to make this request as received on February 4, 2008.

- 1. Please obtain and provide the name and address of the original creditor.
- 2. Please obtain and provide the name and address of the current creditor.
- 3. Please obtain and provide the name and address of the actual note holder of the original promissory note and deed of trust to confirm the legal status of the holder of the note.
- 4. If you do not provide the information required by the date of April 1, 2008 as requested, the alleged debt you claim to be attempting to collect is unverified and may not be true at all in relation to the Fair Debt Collection Practices Act and other law.

Thank you, Sincerely

Certified Mail: 7006 2760 0000 0342 9848

PROOF OF SERVICE AND ACKNOWLEDGMENT OF RECEIPT BY MAIL

State: California)
County: San Diego) Affirmed and Attested

I, Christina Lynch am over the age of 18 and not a party to the within action and live in San Diego California. My address is PO BOX 153003, San Diego, California.92195 On, March 15, 2008 A.D., I did send by Certified mail: 7006 2760 0000 0342 9848 return receipt requested

And did mail the document(s) described as;

- 1. Copy of first request for validation Certified Mail 7006 2760 0000 0341 1737 received by US BANK NATIONAL ASSOCIATION AND AMERICA'S SERVICING COMPANYFebruary 7, 2008.
- Second request for validation, notice of fault with 10 day right to cure, Certified Mail 7006 2760 0000 0342 9848
- 3. Copy of Notice of Default Received by me Feb. 4 2008

And by placing a true copy thereof enclosed in a sealed envelope, fully prepaid, addressed as follows:

US BANK NATIONAL ASSOCIATION AND AMERICA'S SERVICING COMPANY PO BOX 10388

Des Moines, IA 50306-0388

And by placing in the mail at the location of United States Post Office Post Office 710 E 16th ST, National City, CA 91950-4628

I attest and affirm that I did mail the above on the date of March 15, 2008 A.D.



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Certified Mail: 7006 2760 0000 0342 9787

NOTICE OF SECOND REQUEST FOR VALIDATION AND INFORMATION TO VALIDATE ALLEGED DEBT AND NOTICE OF FAULT TEN (10) DAY RIGHT TO CURE

MARCH 14 2008

CANDIS CHARLENE MORTON 2568 Fenton Place National City, CA 91950

FIRST AMERICAN LOANSTAR TRUSTEE SERVICES PO BOX 961253 Fort Worth, TX 76161 (817) 699-6035 Customer Care (817) 699-1484 FAX

Loan # 1146020289 TS # 20079134009592

NOTICE OF SECOND REQUEST FOR VALIDATION AND VERIFICATION OF ALLEGED DEBT

NOTICE OF FAULT: MARCH 14 2008 NOTICE OF TEN (10) DAY RIGHT TO CURE FAULT

Dear First American Loanstar Trustee Services,

Greetings,

I have not received your reply to my acceptance of your offer to obtain verification of the alleged DEBT as your notice provides a 30-period in which to make this request as received on February 4, 2008.

- 1. Please obtain and provide the name and address of the original creditor.
- 2. Please obtain and provide the name and address of the current creditor.
- 3. Please obtain and provide the name and address of the actual note holder of the original promissory note and deed of trust to confirm the legal status of the holder of the note.
- 4. If you do not provide the information required by the date of April 1, 2008 as requested, the alleged debt you claim to be attempting to collect is unverified and may not be true at all in relation to the Fair Debt Collection Practices Act and other law.

Thank you, Sincerely

Certified Mail: 7006 2760 0000 0342 9787

PROOF OF SERVICE AND ACKNOWLEDGMENT OF RECEIPT BY MAIL

State: California)
County: San Diego) Affirmed and Attested

I, Christina Lynch am over the age of 18 and not a party to the within action and live in San Diego California. My address is PO BOX 153003, San Diego,
California.92195 On, March 15, 2008 A.D., I did send by Certified mail: 7006 2760 0000 0342 9787 return receipt requested

And did mail the document(s) described as;

- 1. Copy of first request for validation Certified Mail 7006 2760 0000 0341 1737 received by First American Loanstar Trustee Services February 7, 2008.
- 2. Second request for validation, notice of fault with 10 day right to cure, Certified Mail 7006 2760 0000 0342 9787
- 3. Copy of Notice of Default Received by me Feb. 4 2008

And by placing a true copy thereof enclosed in a sealed envelope, fully prepaid, addressed as follows:

FIRST AMERICAN LOANSTAR TRUSTEE SERVICES PO BOX 961253 Fort Worth, TX 76161

And by placing in the mail at the location of United States Post Office Post Office 710 E 16th ST, National City, CA 91950-4628

I attest and affirm that I did mail the above on the date of March 15, 2008 A.D.



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We attempted to deliver your item at 10:08 am on March 18, 2008 in FORT WORTH, TX 76161 and a notice was left. It can be redelivered or picked up at the Post Office. If the item is unclaimed, it will be returned to the sender. A proof of delivery record may be available through your local Post Office for a fee.

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Certified Mail: 7006 2760 0000 0342 9916

PROOF OF SERVICE AND ACKNOWLEDGMENT OF RECEIPT BY MAIL

State: California) County: San Diego) Affirmed and Attested

I, Jay Cleveland, am over the age of 18 and not a party to the within action and live in San Diego County, California. My address is PO BOX 8904, CHULA VISTA, CA 91910. On July 1, 2008 A.D., I did send by Certified mail: 7006 2760 0000 0342 9916. And did mail and fax the document(s) described as:

 MOTION FOR REHEARING/RECONSIDERATION OF THE COURT'S ORDER DENYING TEMPORARY RESTRAINING ORDER AND TO REVERSE SALE.

And by placing a true copy thereof enclosed in a sealed envelope, fully prepaid, addressed as follows:

AMERICA'S SERVICING COMPANY FIRST AMERICAN LOANSTAR TRUSTEE SERVICES 1 FIRST AMERICAN WAY MAILSTOP 5-5-327 WESTLAKE, TX 76262

And by placing in the mail at the location of United States Post Office Post Office 2516 Granger Ave, National City, CA 91950-7821. I attest and affirm that I did mail the above on the date of July 1, 2008 A.D.

Certified Mail: 7006 2760 0000 0342 9985

PROOF OF SERVICE AND ACKNOWLEDGMENT OF RECEIPT BY MAIL

State: California)
County: San Diego) Affirmed and Attested

I, Jay Cleveland, am over the age of 18 and not a party to the within action and live in San Diego County, California. My address is PO BOX 8904, CHULA VISTA, CA 91910. On July 1, 2008 A.D., I did send by Certified mail: 7006 2760 0000 0342 9985. And did mail and fax the document(s) described as:

 MOTION FOR REHEARING/RECONSIDERATION OF THE COURT'S ORDER DENYING TEMPORARY RESTRAINING ORDER AND TO REVERSE SALE.

And by placing a true copy thereof enclosed in a sealed envelope, fully prepaid, addressed as follows:

PEOPLE'S CHOICE HOME LOANS 7525 IRVINE CENTER DR IRVINE, CA 92618

And by placing in the mail at the location of United States Post Office Post Office 2516 Granger Ave, National City, CA 91950-7821. I attest and affirm that I did mail the above on the date of July 1, 2008 A.D.

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State: California

County: San Diego) Affirmed and Attested

I, Circeleda Boswell, am over the age of 18 and not a party to the within action and live in San Diego County, California. I did fax a copy of the hearing date of the document(s) described as:

 MOTION FOR REHEARING/RECONSIDERATION OF THE COURT'S ORDER DENYING TEMPORARY RESTRAINING ORDER AND TO REVERSE SALE.

FIRST AMERICAN LOANSTAR TRUSTEE SERVICES

PO BOX 961253

Fort Worth, (X) 16161

PROOF OF SERVICE AND ACKNOWLEDGMENT OF RECEIPT BY MAIL

State: California

County: San Diego) Affirmed and Attested

I, Cireeleda Boswell, am over the age of 18 and not a party to the within action and live in San Diego County, California. I did send by Fax, on July 3rd 2008, proof of date of hearing on Motion for rehearing/reconsideration of the court's order denying temporary restraining order and to reverse sale.

I did fax the document(s) described as:

 MOTION FOR REHEARING/RECONSIDERATION OF THE COURT'S ORDER DENYING TEMPORARY RESTRAINING ORDER AND TO REVERSE SALE.

PEOPLE'S CHOICE HOME LOANS 7525 IRVINE CENTER DR

IRVINE, GA 92618